Fill in this information to identify your case:

United States Bankruptcy Court for the:

Western District of Texas

Case number (*If known*): ______

Chapter you are filing under:

- ☑ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

06/24

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	**James** First name **Anderson** Middle name **Pierce Jr.** Last name ______ Suffix (Sr., Jr, II, III)	**Elizabeth** First name **Anne** Middle name **Pierce** Last name ______ Suffix (Sr., Jr, II, III)
2. All other names you have used in the last 8 years Include your married or maiden names and any assumed, trade names and *doing business as* names. Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.	______ First name ______ Middle name ______ Last name ______ Business name (if applicable) ______ Business name (if applicable)	______ First name ______ Middle name ______ Last name ______ Business name (if applicable) ______ Business name (if applicable)
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - 6 0 0 5 OR **9**xx - xx - __ __ __ __	xxx - xx - 3 9 2 6 OR **9**xx - xx - __ __ __ __

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)* ______

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Your Employer Identification Number (EIN), if any.	EIN: __ __ - __ __ __ __ __ __ __ EIN: __ __ - __ __ __ __ __ __ __	EIN: __ __ - __ __ __ __ __ __ __ EIN: __ __ - __ __ __ __ __ __ __
5. Where you live	**3201 Emily Circle** Number Street **Copperas Cove, TX 76522** City State ZIP Code **Coryell** County	**If Debtor 2 lives at a different address:** Number Street City State ZIP Code County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code	**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to you at this mailing address. Number Street P.O. Box City State ZIP Code
6. Why you are choosing *this district* to file for bankruptcy	*Check one:* ☑ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408)	*Check one:* ☑ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408)

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ______________

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- ☑ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13

8. How you will pay the fee

- ☑ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

- ☑ No.
- ☐ Yes. District ______ When ______ (MM / DD / YYYY) Case number ______
  District ______ When ______ (MM / DD / YYYY) Case number ______
  District ______ When ______ (MM / DD / YYYY) Case number ______

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- ☑ No.
- ☐ Yes. Debtor ______ Relationship to you ______
  District ______ When ______ (MM / DD / YYYY) Case number, if known ______
  Debtor ______ Relationship to you ______
  District ______ When ______ (MM / DD / YYYY) Case number, if known ______

11. Do you rent your residence?

- ☑ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
  - ☐ No. Go to line 12.
  - ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)* ____________

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

- ☐ No. Go to Part 4.
- ☑ Yes. Name and location of business

James Pierce Jr. Remodeling
Name of business, if any

3201 Emily Circle
Number Street

Copperas Cove | **TX** | **76522**
City | State | ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☑ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor*?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- ☑ No. I am not filing under Chapter 11.
- ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- ☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.
- ☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ____________

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

- ☑ No.
- ☐ Yes. What is the hazard? ____________

  If immediate attention is needed, why is it needed? ____________

  Where is the property? ____________
  Number Street

  ____
  City State ZIP Code

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)* ____________

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

☑ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☑ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ______

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.
- ☑ Yes. Go to line 17.

16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

______

17. Are you filing under Chapter 7?

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

- ☐ No. I am not filing under Chapter 7. Go to line 18.
- ☑ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
  - ☑ No
  - ☐ Yes

18. How many creditors do you estimate that you owe?

☑ 1-49	☐ 1,000-5,000	☐ 25,001-50,000	☐ 50,000-100,000	☐ More than 100,000
☐ 50-99	☐ 5,001-10,000			
☐ 100-199	☐ 10,001-25,000			
☐ 200-999				

19. How much do you estimate your assets to be worth?

☐ $0-$50,000	☐ $1,000,001-$10 million	☐ $500,000,001-$1 billion
☐ $50,001-$100,000	☐ $10,000,001-$50 million	☐ $1,000,000,001-$10 billion
☑ $100,001-$500,000	☐ $50,000,001-$100 million	☐ $10,000,000,001-$50 billion
☐ $500,001-$1 million	☐ $100,000,001-$500 million	☐ More than $50 billion

20. How much do you estimate your liabilities to be?

☐ $0-$50,000	☐ $1,000,001-$10 million	☐ $500,000,001-$1 billion
☐ $50,001-$100,000	☐ $10,000,001-$50 million	☐ $1,000,000,001-$10 billion
☐ $100,001-$500,000	☐ $50,000,001-$100 million	☐ $10,000,000,001-$50 billion
☑ $500,001-$1 million	☐ $100,000,001-$500 million	☐ More than $50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

✗ **/s/ James Anderson Pierce Jr.**
James Anderson Pierce Jr., Debtor 1
Executed on **02/19/2025**
MM/ DD/ YYYY

✗ **/s/ Elizabeth Anne Pierce**
Elizabeth Anne Pierce, Debtor 2
Executed on **02/19/2025**
MM/ DD/ YYYY

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ____________

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

✗ **/s/ James O. Cure**
Signature of Attorney for Debtor

Date **02/19/2025**
MM / DD / YYYY

James O. Cure
Printed name

James O. Cure
Firm name

2584 Blue Meadow Dr.
Number Street

Temple **TX** **76502**
City State ZIP Code

Contact phone **(254) 778-8934** Email address **jocure@cureandfrancis.net**

05252800 **TX**
Bar number State

Fill in this information to identify your case and this filing:

Debtor 1: **James** (First Name) **Anderson** (Middle Name) **Pierce Jr.** (Last Name)

Debtor 2 (Spouse, if filing): **Elizabeth** (First Name) **Anne** (Middle Name) **Pierce** (Last Name)

United States Bankruptcy Court for the: **Western** District of **Texas**

Case number

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.
☑ Yes. Where is the property?

1.1 **SKYLINE VALLEY PHS 2, BLOCK 4, LOT 1, ACRES .751, COPPERAS COVE, CORYELL COUNTY, TEXAS**
Street address, if available, or other description

3201 Emily Circle

Copperas Cove, TX 76522
City State ZIP Code

Coryell
County

What is the property? Check all that apply.
☑ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☑ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$296,050.00	$296,050.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
Fee Simple

☑ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:

Source of Value: **Coryell County Tax Appraisal District**

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here** .... ➔ **$296,050.00**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No
☑ Yes

Debtor **Pierce Jr., James Anderson; Pierce, Elizabeth Anne** Case number *(if known)*

3.1 Make: **Chevrolet**
Model: **Silverado**
Year: **2008**
Approximate mileage: **229312**
Other information:
Source of Value: Kelly Blue Book

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☑ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$5,718.00	**$5,718.00**

If you own or have more than one, describe here:

3.2 Make: **Chevrolet**
Model: **Traverse**
Year: **2023**
Approximate mileage: **20701**
Other information:

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☑ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$38,830.00	**$38,830.00**

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☑ No
- ☐ Yes

4.1 Make:
Model:
Year:
Other information:

Who has an interest in the property? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?

5. **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here** .... ➔ **$44,548.00**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.

Debtor **Pierce Jr., James Anderson; Pierce, Elizabeth Anne** Case number *(if known)*

6. **Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

❑ No
☑ Yes. Describe. ....

Christmas tree $100.00, Christmas Decorations $50.00, 2 Sewing Machines $350.00

Sofa $400.00, Recliner $275.00, Coffee Table $75.00, 2 End Tables $50.00, 2 Refrigerators $400.00, Stove $100.00, Deep Freezer $50.00, Dishwasher $100.00, Microwave Oven $75.00, Kitchen Appliances $75.00, Dishes/Pots/Pans $225.00, Cabinet 250.00, Table & Chairs $400.00, 2 Desks $325.00, Vacuum Cleaner $25.00, Bed $250.00, 2 Dressers $375.00, 2 Chest of Drawers $150.00, 2 Night Stands $20.00, Towels & Linens $25.00, Toilette Articles $25.00, Washer $100.00, Dryer $100.00, Household Tools $25.00, 2 Lawn Mowers $500.00, Weed Eater $25.00, Patio Furniture $15.00, 2 Grills $100.00

$4,935.00

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

❑ No
☑ Yes. Describe. ....

3 Televisions $600.00, 2 DVD Players $25.00. 3 Computers $400.00, Printer $75.00, 3 Cell Phones $150.00, 3 Tablets $100.00, Gaming Console & Games $75.00

$1,360.00

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

❑ No
☑ Yes. Describe. ....

Coin Collection $100.00, Baseball Cards $150.00

$250.00

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

❑ No
☑ Yes. Describe. ....

Baseball Glove

$10.00

10. **Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

❑ No
☑ Yes. Describe. ....

Smith & Wesson M&P40 Shield $250.00; Glock 43 9mm $400.00

$650.00

11. **Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

❑ No
☑ Yes. Describe. ....

Clothing & Shoes

$1,050.00

Debtor **Pierce Jr., James Anderson; Pierce, Elizabeth Anne** Case number *(if known)*

12. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

❑ No

☑ Yes. Describe. ....

2 Watches $200.00, 2 Wedding Rings $150.00, 6 Necklaces $300.00, Costume Jewelry $10.00, 6 Rings $100.00, Cuff Links $15.00 — **$775.00**

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

❑ No

☑ Yes. Describe. ....

Cat $20.00, 2 Dogs $100.00 — **$120.00**

14. **Any other personal and household items you did not already list, including any health aids you did not list**

☑ No

❑ Yes. Give specific information. ....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** .... ➔ **$9,150.00**

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

❑ No

☑ Yes .... Cash: **$35.00**

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

❑ No

☑ Yes ....

	Institution name:	
17.1. Checking account:	**USAA Account Number: 7446**	**$491.70**
17.2. Savings account:	**USAA Account Number: 7438**	**$22.27**

Debtor **Pierce Jr., James Anderson; Pierce, Elizabeth Anne** Case number *(if known)*

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☑ No

❑ Yes .... Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☑ No

❑ Yes. Give specific information about them................... Name of entity: % of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☑ No

❑ Yes. Give specific information about them................... Issuer name:

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☑ No

❑ Yes. List each account separately.

Type of account:	Institution name:
401(k) or similar plan:	
Pension plan:	
IRA:	
Retirement account:	
Keogh:	
Additional account:	
Additional account:	

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☑ No

❑ Yes .... Institution name or individual:

Electric:

Gas:

Heating oil:

Security deposit on rental unit:

Prepaid rent:

Telephone:

Water:

Rented furniture:

Other:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☑ No

❑ Yes .... Issuer name and description:

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☑ No

❑ Yes .... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☑ No

❑ Yes. Give specific information about them. ...

Debtor **Pierce Jr., James Anderson; Pierce, Elizabeth Anne** Case number *(if known)*

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☑ No

☐ Yes. Give specific information about them. ...

27. **Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☑ No

☐ Yes. Give specific information about them. ...

Money or property owed to you?

Current value of the portion you own? Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

☐ No

☑ Yes. Give specific information about them, including whether you already filed the returns and the tax years. ....

Estimated 2024 Tax Refund
Taxes have not been filed at this time.

Federal:	**$1,500.00**
State:	
Local:	

29. **Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☑ No

☐ Yes. Give specific information. ....

Alimony:	
Maintenance:	
Support:	
Divorce settlement:	
Property settlement:	

30. **Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☑ No

☐ Yes. Give specific information. ....

Debtor **Pierce Jr., James Anderson; Pierce, Elizabeth Anne** Case number *(if known)*

31. **Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

❑ No
☑ Yes. Name the insurance company of each policy and list its value. ...

Company name:	Beneficiary:	Surrender or refund value:
Armed Forces Benefit Association Term Life	**Spouse**	**$1.00**
Armed Forces Benefit Association Term Life	**Spouse**	**$1.00**
Gerber Term Life	**Spouse**	**$1.00**
Gerber Term Life	**Spouse**	**$1.00**
Gerber Term Life	**Spouse**	**$1.00**
TransAmerica Term Life	**Spouse**	**$1.00**
TransAmerica Term Life	**Spouse**	**$1.00**

32. **Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☑ No
❑ Yes. Give specific information. ....

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☑ No
❑ Yes. Describe each claim. ....

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☑ No
❑ Yes. Describe each claim. ....

35. **Any financial assets you did not already list**

☑ No
❑ Yes. Give specific information. ....

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here** .... ➔ **$2,055.97**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Debtor **Pierce Jr., James Anderson; Pierce, Elizabeth Anne** Case number *(if known)*

37. **Do you own or have any legal or equitable interest in any business-related property?**

❑ No. Go to Part 6.
☑ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. **Accounts receivable or commissions you already earned**

☑ No
❑ Yes. Describe. ....

39. **Office equipment, furnishings, and supplies**

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

❑ No
☑ Yes. Describe. ....

Dolly $25.00, Files $50.00, 4 Chairs $25.00, Portable Tables $100.00, Brad Gun System $100.00, Tool Kit $250.00, 8 Storage Cabinets $500.00, 2 Filing Cabinets $100.00, 2 Storage Bins $200.00 — **$1,350.00**

40. **Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

☑ No
❑ Yes. Describe. ....

41. **Inventory**

☑ No
❑ Yes. Describe. ....

42. **Interests in partnerships or joint ventures**

☑ No
❑ Yes. Describe ....

Name of entity:	% of ownership:	

43. **Customer lists, mailing lists, or other compilations**

☑ No
❑ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))**?**

❑ No
❑ Yes. Describe. ....

Debtor **Pierce Jr., James Anderson; Pierce, Elizabeth Anne** Case number *(if known)*

44. **Any business-related property you did not already list**

- ❑ No
- ☑ Yes. Give specific information ....

P2R3, LLC D/B/A Kitchen Tune-Up	**$1.00**

45. **Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here** .... ➔ **$1,351.00**

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☑ No. Go to Part 7.
- ❑ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. **Farm animals**

Examples: Livestock, poultry, farm-raised fish

- ☑ No
- ❑ Yes ....

48. **Crops—either growing or harvested**

- ☑ No
- ❑ Yes. Give specific information. ....

49. **Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- ☑ No
- ❑ Yes ....

50. **Farm and fishing supplies, chemicals, and feed**

- ☑ No
- ❑ Yes ....

51. **Any farm- and commercial fishing-related property you did not already list**

- ☑ No
- ❑ Yes. Give specific information. ....

52. **Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here** .... ➔ **$0.00**

Debtor Pierce Jr., James Anderson; Pierce, Elizabeth Anne   Case number (if known)

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

☑ No
☐ Yes. Give specific information. ....

54. **Add the dollar value of all of your entries from Part 7. Write that number here** .... ➔ **$0.00**

Part 8: List the Totals of Each Part of this Form

55.	**Part 1: Total real estate, line 2** .... ➔		**$296,050.00**
56.	**Part 2: Total vehicles, line 5**	**$44,548.00**	
57.	**Part 3: Total personal and household items, line 15**	**$9,150.00**	
58.	**Part 4: Total financial assets, line 36**	**$2,055.97**	
59.	**Part 5: Total business-related property, line 45**	**$1,351.00**	
60.	**Part 6: Total farm- and fishing-related property, line 52**	**$0.00**	
61.	**Part 7: Total other property not listed, line 54**	+ **$0.00**	
62.	**Total personal property.** Add lines 56 through 61.	**$57,104.97** Copy personal property total ➔	+ **$57,104.97**
63.	**Total of all property on Schedule A/B.** Add line 55 + line 62.		**$353,154.97**

Fill in this information to identify your case:

Debtor 1	James	Anderson	Pierce Jr.
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Elizabeth	Anne	Pierce
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: Western District of Texas

Case number (if known) ______

❑ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*
   - ☑ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
   - ❑ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption.*	**Specific laws that allow exemption**
Brief description: **SKYLINE VALLEY PHS 2, BLOCK 4, LOT 1, ACRES .751, COPPERAS COVE, CORYELL COUNTY, TEXAS** **3201 Emily Circle Copperas Cove, TX 76522** Line from *Schedule A/B*: 1.1	**$296,050.00**	☑ **$212,595.83** ❑ 100% of fair market value, up to any applicable statutory limit	**Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002**

3. **Are you claiming a homestead exemption of more than $189,050?**
   (Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)
   - ❑ No
   - ☑ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
     - ☑ No
     - ❑ Yes

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ______

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption.*	**Specific laws that allow exemption**
Brief description: **2008 Chevrolet Silverado** Line from *Schedule A/B*: **3.1**	**$5,718.00**	☑ **$5,718.00** ❑ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)**
Brief description: **2023 Chevrolet Traverse** Line from *Schedule A/B*: **3.2**	**$38,830.00**	☑ **$0.00** ❑ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)**

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ______

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Brief description: **Sofa $400.00, Recliner $275.00, Coffee Table $75.00, 2 End Tables $50.00, 2 Refrigerators $400.00, Stove $100.00, Deep Freezer $50.00, Dishwasher $100.00, Microwave Oven $75.00, Kitchen Appliances $75.00, Dishes/Pots/Pans $225.00, Cabinet 250.00, Table & Chairs $400.00, 2 Desks $325.00, Vacuum Cleaner $25.00, Bed $250.00, 2 Dressers $375.00, 2 Chest of Drawers $150.00, 2 Night Stands $20.00, Towels & Linens $25.00, Toilette Articles $25.00, Washer $100.00, Dryer $100.00, Household Tools $25.00, 2 Lawn Mowers $500.00, Weed Eater $25.00, Patio Furniture $15.00, 2 Grills $100.00** Line from *Schedule A/B:* **6**	**$4,535.00**	❑ ______ ☑ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
Brief description: **Christmas tree $100.00, Christmas Decorations $50.00, 2 Sewing Machines $350.00** Line from *Schedule A/B:* **6**	**$400.00**	❑ ______ ☑ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)* ____________

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Brief description: **3 Televisions $600.00, 2 DVD Players $25.00. 3 Computers $400.00, Printer $75.00, 3 Cell Phones $150.00, 3 Tablets $100.00, Gaming Console & Games $75.00** Line from *Schedule A/B*: **7**	**$1,360.00**	❑ ________ ☑ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
Brief description: **Coin Collection $100.00, Baseball Cards $150.00** Line from *Schedule A/B*: **8**	**$250.00**	☑ **$250.00** ❑ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
Brief description: **Baseball Glove** Line from *Schedule A/B*: **9**	**$10.00**	☑ **$10.00** ❑ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(8)**
Brief description: **Smith & Wesson M&P40 Shield $250.00; Glock 43 9mm $400.00** Line from *Schedule A/B*: **10**	**$650.00**	☑ **$650.00** ❑ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(7)**
Brief description: **Clothing & Shoes** Line from *Schedule A/B*: **11**	**$1,050.00**	☑ **$1,050.00** ❑ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)**
Brief description: **2 Watches $200.00, 2 Wedding Rings $150.00, 6 Necklaces $300.00, Costume Jewelry $10.00, 6 Rings $100.00, Cuff Links $15.00** Line from *Schedule A/B*: **12**	**$775.00**	☑ **$775.00** ❑ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)**

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ____

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Brief description: **Cat $20.00, 2 Dogs $100.00** Line from *Schedule A/B*: **13**	**$120.00**	☑ **$120.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)**
Brief description: **Armed Forces Benefit Association Term Life** Line from *Schedule A/B*: **31**	**$1.00**	☑ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Ins. Code §§ 1108.001, 1108.051**
Brief description: **TransAmerica Term Life** Line from *Schedule A/B*: **31**	**$1.00**	☑ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Ins. Code §§ 1108.001, 1108.051**
Brief description: **TransAmerica Term Life** Line from *Schedule A/B*: **31**	**$1.00**	☑ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Ins. Code §§ 1108.001, 1108.051**
Brief description: **Armed Forces Benefit Association Term Life** Line from *Schedule A/B*: **31**	**$1.00**	☑ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Ins. Code §§ 1108.001, 1108.051**
Brief description: **Gerber Term Life** Line from *Schedule A/B*: **31**	**$1.00**	☑ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Ins. Code §§ 1108.001, 1108.051**
Brief description: **Gerber Term Life** Line from *Schedule A/B*: **31**	**$1.00**	☑ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Ins. Code §§ 1108.001, 1108.051**
Brief description: **Gerber Term Life** Line from *Schedule A/B*: **31**	**$1.00**	☑ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Ins. Code §§ 1108.001, 1108.051**

Debtor 1	**James**	**Anderson**	**Pierce Jr.**	Case number *(if known)*
Debtor 2	**Elizabeth**	**Anne**	**Pierce**	
	First Name	Middle Name	Last Name	

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption.*	**Specific laws that allow exemption**
Brief description: **Dolly $25.00, Files $50.00, 4 Chairs $25.00, Portable Tables $100.00, Brad Gun System $100.00, Tool Kit $250.00, 8 Storage Cabinets $500.00, 2 Filing Cabinets $100.00, 2 Storage Bins $200.00** Line from *Schedule A/B:* **39**	**$1,350.00**	☑ **$1,350.00** ❑ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Pierce Jr., James Anderson** CASE NO
Pierce, Elizabeth Anne CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section) Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
1.	Real Estate	$296,050.00	$83,454.17	$212,595.83	$212,595.83	$0.00
3.	Motor vehicle	$44,548.00	$39,733.31	$5,718.00	$5,718.00	$0.00
4.	Watercraft, trailers, motors homes, and accessories	$0.00	$0.00	$0.00	$0.00	$0.00
6.	Household goods and furnishings	$4,935.00	$0.00	$4,935.00	$4,935.00	$0.00
7.	Electronics	$1,360.00	$0.00	$1,360.00	$1,360.00	$0.00
8.	Collectibles of value	$250.00	$0.00	$250.00	$250.00	$0.00
9.	Equipment for sports and hobbies	$10.00	$0.00	$10.00	$10.00	$0.00
10.	Firearms	$650.00	$0.00	$650.00	$650.00	$0.00
11.	Clothes	$1,050.00	$0.00	$1,050.00	$1,050.00	$0.00
12.	Jewelry	$775.00	$0.00	$775.00	$775.00	$0.00
13.	Nonfarm animals	$120.00	$0.00	$120.00	$120.00	$0.00
14.	Other	$0.00	$0.00	$0.00	$0.00	$0.00
16.	Cash	$35.00	$0.00	$35.00	$0.00	$35.00
17.	Deposits of money	$513.97	$0.00	$513.97	$0.00	$513.97
18.	Bonds, mutual funds, or publicly traded stocks	$0.00	$0.00	$0.00	$0.00	$0.00
19.	Business Interests, LLC's, Partnerships, Joint Ventures and Nonpublicly traded stock	$0.00	$0.00	$0.00	$0.00	$0.00
20.	Bonds and other financial instruments	$0.00	$0.00	$0.00	$0.00	$0.00
21.	Retirement or pension accounts	$0.00	$0.00	$0.00	$0.00	$0.00
22.	Security deposits and prepayments	$0.00	$0.00	$0.00	$0.00	$0.00
23.	Annuities	$0.00	$0.00	$0.00	$0.00	$0.00
24.	Interest in a qualified education fund, such as an education IRA	$0.00	$0.00	$0.00	$0.00	$0.00
25.	Trusts, equitable or future interests in property	$0.00	$0.00	$0.00	$0.00	$0.00

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Pierce Jr., James Anderson**
Pierce, Elizabeth Anne

CASE NO

CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet #1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
26.	Copyrights, trademarks, websites and other intellectual property	$0.00	$0.00	$0.00	$0.00	$0.00
27.	Licenses, Franchises, and other general intangibles	$0.00	$0.00	$0.00	$0.00	$0.00
28.	Tax refunds	$1,500.00	$0.00	$1,500.00	$0.00	$1,500.00
29.	Family support	$0.00	$0.00	$0.00	$0.00	$0.00
30.	Other amounts owed to the debtor	$0.00	$0.00	$0.00	$0.00	$0.00
31.	Insurance policies	$7.00	$0.00	$7.00	$7.00	$0.00
32.	Interest in property from deceased	$0.00	$0.00	$0.00	$0.00	$0.00
33.	Claims against third parties	$0.00	$0.00	$0.00	$0.00	$0.00
34.	All other claims, includes contingent/unliquidated claims, counter claims, and creditor set offs	$0.00	$0.00	$0.00	$0.00	$0.00
35.	Other financial asset	$0.00	$0.00	$0.00	$0.00	$0.00
38.	Accounts receivable	$0.00	$0.00	$0.00	$0.00	$0.00
39.	Office equipment, furnishings, and supplies	$1,350.00	$0.00	$1,350.00	$1,350.00	$0.00
40.	Machinery, fixtures and equipment	$0.00	$0.00	$0.00	$0.00	$0.00
41.	Inventory	$0.00	$0.00	$0.00	$0.00	$0.00
42.	Interests in partnerships or joint ventures	$0.00	$0.00	$0.00	$0.00	$0.00
43.	Customer lists	$0.00	$0.00	$0.00	$0.00	$0.00
44.	Other businessrelated property	$1.00	$0.00	$1.00	$0.00	$1.00
47.	Farm animals	$0.00	$0.00	$0.00	$0.00	$0.00
48.	Crops	$0.00	$0.00	$0.00	$0.00	$0.00
49.	Equipment	$0.00	$0.00	$0.00	$0.00	$0.00
50.	Supplies	$0.00	$0.00	$0.00	$0.00	$0.00

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Pierce Jr., James Anderson**
Pierce, Elizabeth Anne

CASE NO

CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet #2

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
51.	Other farm or fishing related property	$0.00	$0.00	$0.00	$0.00	$0.00
53.	Other	$0.00	$0.00	$0.00	$0.00	$0.00
	TOTALS:	**$353,154.97**	**$123,187.48**	**$230,870.80**	**$228,820.83**	**$2,049.97**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Pierce Jr., James Anderson** CASE NO
Pierce, Elizabeth Anne CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet #3

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder

Property Description	Market Value	Lien	Equity
Real Property			
(None)			
Personal Property			
(None)			
TOTALS:	**$0.00**	**$0.00**	**$0.00**

Non-exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
Real Property				
(None)				
Personal Property				
USAA Checking account Acct. No.: 7446	$491.70	$0.00	$491.70	$491.70
USAA Savings account Acct. No.: 7438	$22.27	$0.00	$22.27	$22.27
P2R3, LLC D/B/A Kitchen Tune-Up	$1.00	$0.00	$1.00	$1.00
Estimated 2024 Tax Refund Taxes have not been filed at this time. Federal tax	$1,500.00	$0.00	$1,500.00	$1,500.00
Cash on hand	$35.00	$0.00	$35.00	$35.00
TOTALS:	**$353,154.97**	**$123,187.48**	**$230,870.80**	**$2,049.97**

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Pierce Jr., James Anderson** CASE NO
Pierce, Elizabeth Anne CHAPTER **7**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet #4

Summary	
A. Gross Property Value (not including surrendered property)	**$353,154.97**
B. Gross Property Value of Surrendered Property	**$0.00**
C. Total Gross Property Value (A+B)	**$353,154.97**
D. Gross Amount of Encumbrances (not including surrendered property)	**$123,187.48**
E. Gross Amount of Encumbrances on Surrendered Property	**$0.00**
F. Total Gross Encumbrances (D+E)	**$123,187.48**
G. Total Equity (not including surrendered property) / (A-D)	**$230,870.80**
H. Total Equity in surrendered items (B-E)	**$0.00**
I. Total Equity (C-F)	**$230,870.80**
J. Total Exemptions Claimed	**$228,820.83**
K. Total Non-Exempt Property Remaining (G-J)	**$2,049.97**

Fill in this information to identify your case:

Debtor 1	James	Anderson	Pierce Jr.
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Elizabeth	Anne	Pierce
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: Western District of Texas

Case number (if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☑ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.	*Column A* **Amount of claim** Do not deduct the value of collateral.	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any
2.1 **CENLAR** — Describe the property that secures the claim:	$83,454.17	$296,050.00	$0.00

Creditor's Name: CENLAR

P.O. Box 77404
Number Street

Ewing, NJ 08628
City State ZIP Code

Describe the property that secures the claim:

SKYLINE VALLEY PHS 2, BLOCK 4, LOT 1, ACRES .751, COPPERAS COVE, CORYELL COUNTY, TEXAS
3201 Emily Circle Copperas Cove, TX 76522

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☑ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Date debt was incurred 08/05/2008

Last 4 digits of account number 9 4 0 4

Add the dollar value of your entries in Column A on this page. Write that number here: $83,454.17

Debtor 1	James	Anderson	Pierce Jr.	Case number *(if known)*
Debtor 2	Elizabeth	Anne	Pierce	
	First Name	Middle Name	Last Name	

Part 1: Additional Page

After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.

	Column A **Amount of claim** Do not deduct the value of collateral.	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any
2.2 **Driveway Finance Corporation**	$39,733.31	$38,830.00	$903.31

Creditor's Name

P.O. Box 23605

Number Street

Portland, OR 97281

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☑ **Check if this claim relates to a community debt**

Date debt was incurred ______

Describe the property that secures the claim:

2023 Chevrolet Traverse

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien. Check all that apply.

- ☑ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset) ______

Last 4 digits of account number ___ ___ ___ ___

Add the dollar value of your entries in Column A on this page. Write that number here:	**$39,733.31**
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	**$123,187.48**

Debtor 1 **James** **Anderson** **Pierce Jr.**

Debtor 2 **Elizabeth** **Anne** **Pierce**

First Name Middle Name Last Name

Case number *(if known)*

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1.

Department of Veterans Affairs
Name

701 Clay St.
Number Street

Waco, TX 76799
City State ZIP Code

On which line in Part 1 did you enter the creditor? 2.1

Last 4 digits of account number ___ ___ ___ ___

Fill in this information to identify your case:

Debtor 1: James Anderson Pierce Jr.
First Name / Middle Name / Last Name

Debtor 2 (Spouse, if filing): Elizabeth Anne Pierce
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: Western District of Texas

Case number (if known)

❑ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B:* Property (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Have Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

❑ No. Go to Part 2.
☑ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1 Texas State Comptroller	$3,779.01	$3,779.01	$0.00

2.1 Texas State Comptroller
Priority Creditor's Name

P.O. Box 149359
Number Street

Austin, TX 78714
City State ZIP Code

Last 4 digits of account number 4 8 8 6

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

❑ Contingent
❑ Unliquidated
❑ Disputed

Who incurred the debt? Check one.

❑ Debtor 1 only
❑ Debtor 2 only
☑ Debtor 1 and Debtor 2 only
❑ At least one of the debtors and another
☑ **Check if this claim is for a community debt**

Type of PRIORITY unsecured claim:

❑ Domestic support obligations
☑ Taxes and certain other debts you owe the government
❑ Claims for death or personal injury while you were intoxicated
❑ Other. Specify

Is the claim subject to offset?

☑ No
❑ Yes

Remarks: Sales Tax

Debtor 1	James	Anderson	Pierce Jr.	Case number *(if known)*
Debtor 2	Elizabeth	Anne	Pierce	
	First Name	Middle Name	Last Name	

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

❑ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☑ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1 **American Express**
Nonpriority Creditor's Name
PO Box 981535
Number Street

El Paso, TX 79998-1535
City State ZIP Code

Last 4 digits of account number 2 0 0 2 — **$36,682.81**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
☑ Contingent
❑ Unliquidated
☑ Disputed

Who incurred the debt? Check one.
❑ Debtor 1 only
❑ Debtor 2 only
☑ Debtor 1 and Debtor 2 only
❑ At least one of the debtors and another
☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
❑ Student loans
❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
❑ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify **Credit Card**

Is the claim subject to offset?
☑ No
❑ Yes

4.2 **Attorney General of the United States**
Nonpriority Creditor's Name
10th & Constitution Ave., N.W. Room 511
Number Street

Washington, DC 20530
City State ZIP Code

Last 4 digits of account number — **$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
❑ Contingent
❑ Unliquidated
❑ Disputed

Who incurred the debt? Check one.
❑ Debtor 1 only
❑ Debtor 2 only
☑ Debtor 1 and Debtor 2 only
❑ At least one of the debtors and another
☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
❑ Student loans
❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
❑ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify **Notice Only**

Is the claim subject to offset?
☑ No
❑ Yes

Debtor 1	James	Anderson	Pierce Jr.	Case number *(if known)*
Debtor 2	Elizabeth	Anne	Pierce	
	First Name	Middle Name	Last Name	

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

4.3 **Bank of America**
Nonpriority Creditor's Name
P.O. Box 851001
Number Street

Dallas, TX 75285
City State ZIP Code

Who incurred the debt? Check one.
- ❑ Debtor 1 only
- ❑ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ❑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ❑ Yes

Last 4 digits of account number 9 1 6 0 **$23,981.18**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed

Type of NONPRIORITY unsecured claim:
- ❑ Student loans
- ❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ❑ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

4.4 **Capital One**
Nonpriority Creditor's Name
PO. Box 60519
Number Street

City of Industry, CA 91716
City State ZIP Code

Who incurred the debt? Check one.
- ❑ Debtor 1 only
- ❑ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ❑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ❑ Yes

Last 4 digits of account number 9 4 8 7 **$11,187.40**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed

Type of NONPRIORITY unsecured claim:
- ❑ Student loans
- ❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ❑ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number (*if known*)

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

4.5 **Citi Cards**
Nonpriority Creditor's Name
P.O. Box 6500
Number Street

Sioux Falls, SD 57117
City State ZIP Code

Last 4 digits of account number 1 1 2 8 — **$21,042.02**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed

Who incurred the debt? Check one.
- ❑ Debtor 1 only
- ❑ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ❑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ❑ Student loans
- ❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ❑ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

Is the claim subject to offset?
- ☑ No
- ❑ Yes

4.6 **Cove Plumbing**
Nonpriority Creditor's Name
2416 E. Business 190
Number Street

Copperas Cove, TX 76522
City State ZIP Code

Last 4 digits of account number ___ ___ ___ ___ — **$1,200.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ☑ Contingent
- ❑ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ❑ Debtor 1 only
- ❑ Debtor 2 only
- ❑ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ❑ Student loans
- ❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ❑ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Services**

Is the claim subject to offset?
- ☑ No
- ❑ Yes

Debtor 1	James	Anderson	Pierce Jr.	Case number *(if known)*
Debtor 2	Elizabeth	Anne	Pierce	
	First Name	Middle Name	Last Name	

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

4.7 **Firstmark Services**
Nonpriority Creditor's Name
P.O. Box 82522
Number Street

Lincoln, NE 68501
City State ZIP Code

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Last 4 digits of account number 2 9 2 8

$96,897.13

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☑ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify

4.8 **Floor & Decor**
Nonpriority Creditor's Name
3111 S 31st St
Number Street

Temple, TX 76502
City State ZIP Code

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Last 4 digits of account number

$500.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ☑ Contingent
- ☐ Unliquidated
- ☑ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

Debtor 1 James Anderson Pierce Jr.
Debtor 2 Elizabeth Anne Pierce
First Name Middle Name Last Name

Case number *(if known)*

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

4.9 **Forward Financing**
Nonpriority Creditor's Name
53 State Street 20th Floor
Number Street

Boston, MA 02109
City State ZIP Code

Last 4 digits of account number 3 L L C — **$53,561.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply.
- ☑ Contingent
- ☐ Unliquidated
- ☑ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Personal Loan**

4.10 **Goldman Sachs**
Nonpriority Creditor's Name
PO Box 70321
Number Street

Philadelphia, PA 19176
City State ZIP Code

Last 4 digits of account number 2 2 2 8 — **$4,359.30**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

Debtor 1 **James** **Anderson** **Pierce Jr.** Case number *(if known)*

Debtor 2 **Elizabeth** **Anne** **Pierce**

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

4.11 **Granite By Design Inc.**
Nonpriority Creditor's Name
10273 E. Hwy 190
Number Street

Kempner, TX 76539
City State ZIP Code

Last 4 digits of account number ___ ___ ___ ___ **$4,400.00**

When was the debt incurred? ___

As of the date you file, the claim is: Check all that apply.
- ☑ Contingent
- ☐ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Services**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

4.12 **Hardware Resources**
Nonpriority Creditor's Name
P.O. Box 749137
Number Street

Atlanta, GA 30374
City State ZIP Code

Last 4 digits of account number **R 0 0 1** **$402.28**

When was the debt incurred? ___

As of the date you file, the claim is: Check all that apply.
- ☑ Contingent
- ☐ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Debtor 1 **James** **Anderson** **Pierce Jr.** Case number *(if known)*

Debtor 2 **Elizabeth** **Anne** **Pierce**

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims – Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

4.13 **HFC KTU LLC**
Nonpriority Creditor's Name
19000 MacArthur Blvd. Suite 100
Number Street
Irvine, CA 92612
City State ZIP Code

Last 4 digits of account number **U 5 2 5** — **$6,877.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ☑ Contingent
- ☐ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Personal Loan**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

4.14 **Internal Revenue Service**
Nonpriority Creditor's Name
P.O. Box 7346
Number Street
Philadelphia, PA 19101-7346
City State ZIP Code

Last 4 digits of account number — **$0.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Notice Only**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Debtor 1 James Anderson Pierce Jr.
Debtor 2 Elizabeth Anne Pierce
First Name Middle Name Last Name

Case number *(if known)* __________

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

4.15 **Kitchen Tune-Up**
Nonpriority Creditor's Name
777 International Parkway Suite 300
Number Street

Flower Mound, TX 75208
City State ZIP Code

Last 4 digits of account number U 5 2 5 — **$17,286.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ☑ Contingent
- ☐ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Personal Loan**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

4.16 **Medallion Bank**
Nonpriority Creditor's Name
P.O. Box 88059
Number Street

Chicago, IL 60680
City State ZIP Code

Last 4 digits of account number 7 6 6 6 — **$6,289.36**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Personal Loan**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Debtor 1 James Anderson Pierce Jr.

Debtor 2 Elizabeth Anne Pierce

First Name Middle Name Last Name

Case number *(if known)*

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

4.17 **OnDeck Capital LLC**
Nonpriority Creditor's Name
4700 W. Daybreak Pkwy Suite 200
Number Street

South Jordan, UT 84009
City State ZIP Code

Last 4 digits of account number 7 8 5 6 **$72,115.58**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ☑ Contingent
- ☐ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Personal Loan**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

4.18 **OnDeck Capital LLC**
Nonpriority Creditor's Name
4700 W. Daybreak Pkwy Suite 200
Number Street

South Jordan, UT 84009
City State ZIP Code

Last 4 digits of account number 1 8 9 1 **$168,460.39**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ☑ Contingent
- ☐ Unliquidated
- ☑ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Personal Loan**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)*

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

4.19 **PenFed Credit Union**
Nonpriority Creditor's Name
P.O. Box 247080
Number Street

Omaha, NE 68124
City State ZIP Code

Last 4 digits of account number 5 1 6 4 — **$6,941.26**

When was the debt incurred?

Who incurred the debt? Check one.
- ❑ Debtor 1 only
- ❑ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ❑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ❑ Yes

As of the date you file, the claim is: Check all that apply.
- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed

Type of NONPRIORITY unsecured claim:
- ❑ Student loans
- ❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ❑ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

4.20 **Sure Construction, LLC**
Nonpriority Creditor's Name
4121 FM 580 E.
Number Street

Lampasas, TX 76550
City State ZIP Code

Last 4 digits of account number ___ ___ ___ ___ — **$700.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ❑ Debtor 1 only
- ❑ Debtor 2 only
- ❑ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ❑ Yes

As of the date you file, the claim is: Check all that apply.
- ☑ Contingent
- ❑ Unliquidated
- ☑ Disputed

Type of NONPRIORITY unsecured claim:
- ❑ Student loans
- ❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ❑ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Services**

Debtor 1	James	Anderson	Pierce Jr.	Case number *(if known)*
Debtor 2	Elizabeth	Anne	Pierce	
	First Name	Middle Name	Last Name	

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

4.21 **Synchrony Bank - Sam's**
Nonpriority Creditor's Name
P.O. Box 71783
Number Street

Philadelphia, PA 19176
City State ZIP Code

Last 4 digits of account number 2 0 9 5 **$12,143.65**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

4.22 **Synchrony Bank | Amazon**
Nonpriority Creditor's Name
P.O. Box 71711
Number Street

Philadelphia, PA 19176
City State ZIP Code

Last 4 digits of account number 9 9 0 8 **$6,315.89**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)* ______

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

4.23 **Synchrony Bank | Floor & Decor**
Nonpriority Creditor's Name
P.O. Box 71715
Number Street

Philadelphia, PA 19176
City State ZIP Code

Who incurred the debt? Check one.
- ❑ Debtor 1 only
- ❑ Debtor 2 only
- ❑ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ❑ Yes

Last 4 digits of account number 8 4 3 5 — **$531.81**

When was the debt incurred? ______

As of the date you file, the claim is: Check all that apply.
- ☑ Contingent
- ❑ Unliquidated
- ☑ Disputed

Type of NONPRIORITY unsecured claim:
- ❑ Student loans
- ❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ❑ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

4.24 **US Small Business Administration**
Nonpriority Creditor's Name
PO Box 3918
Number Street

Portland, OR 97208
City State ZIP Code

Who incurred the debt? Check one.
- ❑ Debtor 1 only
- ❑ Debtor 2 only
- ❑ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ❑ Yes

Last 4 digits of account number 7 8 0 5 — **$197,861.42**

When was the debt incurred? ______

As of the date you file, the claim is: Check all that apply.
- ☑ Contingent
- ❑ Unliquidated
- ☑ Disputed

Type of NONPRIORITY unsecured claim:
- ❑ Student loans
- ❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ❑ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Personal Loan**

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)*

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

4.25 **USAA Federal Savings Bank**
Nonpriority Creditor's Name
Attn: Bankruptcy
10750 McDermott Freeway
Number Street
San Antonio, TX 78288-9876
City State ZIP Code

Last 4 digits of account number 3 9 4 6 — **$28,684.51**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed

Who incurred the debt? Check one.
- ❑ Debtor 1 only
- ❑ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ❑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ❑ Student loans
- ❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ❑ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

Is the claim subject to offset?
- ☑ No
- ❑ Yes

4.26 **USAA Federal Savings Bank**
Nonpriority Creditor's Name
Attn: Bankruptcy
10750 McDermott Freeway
Number Street
San Antonio, TX 78288-9876
City State ZIP Code

Last 4 digits of account number 1 6 4 1 — **$1,744.98**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.
- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed

Who incurred the debt? Check one.
- ❑ Debtor 1 only
- ❑ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ❑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of NONPRIORITY unsecured claim:
- ❑ Student loans
- ❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ❑ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

Is the claim subject to offset?
- ☑ No
- ❑ Yes

Debtor 1 **James** **Anderson** **Pierce Jr.** Case number *(if known)*

Debtor 2 **Elizabeth** **Anne** **Pierce**

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims — Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total claim**

4.27 **Zwicker & Associates**
Nonpriority Creditor's Name

80 Minute Man Road
Number Street

Andover, MA 01810
City State ZIP Code

Who incurred the debt? Check one.

- ❑ Debtor 1 only
- ❑ Debtor 2 only
- ☑ Debtor 1 and Debtor 2 only
- ❑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☑ No
- ❑ Yes

Last 4 digits of account number ___ ___ ___ ___ **$0.00**

When was the debt incurred? ________

As of the date you file, the claim is: Check all that apply.

- ❑ Contingent
- ❑ Unliquidated
- ❑ Disputed

Type of NONPRIORITY unsecured claim:

- ❑ Student loans
- ❑ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ❑ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Collection Agency for American Express**

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ______

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

					Total claim
Total claims from Part 1	6a.	**Domestic support obligations**	6a.		**$0.00**
	6b.	**Taxes and certain other debts you owe the government**	6b.		**$3,779.01**
	6c.	**Claims for death or personal injury while you were intoxicated**	6c.		**$0.00**
	6d.	**Other.** Add all other priority unsecured claims. Write that amount here.	6d.	+	**$0.00**
	6e.	**Total.** Add lines 6a through 6d.	6e.		**$3,779.01**

					Total claim
Total claims from Part 2	6f.	**Student loans**	6f.		**$96,897.13**
	6g.	**Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.		**$0.00**
	6h.	**Debts to pension or profit-sharing plans, and other similar debts**	6h.		**$0.00**
	6i.	**Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i.	+	**$683,267.84**
	6j.	**Total.** Add lines 6f through 6i.	6j.		**$780,164.97**

Fill in this information to identify your case:

Debtor 1	James	Anderson	Pierce Jr.
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Elizabeth	Anne	Pierce
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **Western District of Texas**

Case number (if known)

❑ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**
   ❑ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
   ☑ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	**American Home Shield** Name **3400 Players Club Parkway Suite 300** Number Street **Memphis, TN 38125** City State ZIP Code	**Home Warranty** **Contract to be ASSUMED**
2.2	**AT&T Direct TV** Name **Carol Stream, IL 60197-6416** **P.O. Box 6416** Number Street **Carol Stream, IL 60197** City State ZIP Code	**Cable Services** **Contract to be ASSUMED**
2.3	**Harp Excavation** Name **P.O. Box 1044** Number Street **Lampasas, TX 76550** City State ZIP Code	**Septic Tank Maintenance** **Contract to be ASSUMED**
2.4	**Patriot Cache Storage** Name **1310 E. Business 190** Number Street **Copperas Cove, TX 76522** City State ZIP Code	**Storage Unit Lease** **Contract to be ASSUMED**

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ______

Additional Page if You Have More Contracts or Leases

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.5	**T-Mobile** Name **PO Box 53410 Attn: Bankruptcy Department** Number Street **Bellevue, WA 98015-3410** City State ZIP Code	Cellular Service Provider Contract to be: ASSUMED
2._	Name Number Street City State ZIP Code	
2._	Name Number Street City State ZIP Code	
2._	Name Number Street City State ZIP Code	
2._	Name Number Street City State ZIP Code	
2._	Name Number Street City State ZIP Code	
2._	Name Number Street City State ZIP Code	
2._	Name Number Street City State ZIP Code	

Fill in this information to identify your case:

Debtor 1: James (First Name) Anderson (Middle Name) Pierce Jr. (Last Name)

Debtor 2 (Spouse, if filing): Elizabeth (First Name) Anne (Middle Name) Pierce (Last Name)

United States Bankruptcy Court for the: Western District of Texas

Case number (if known): ______

❑ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

❑ No
☑ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

❑ No. Go to line 3.
☑ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

❑ No
❑ Yes. In which community state or territory did you live? ______. Fill in the name and current address of that person.

______
Name of your spouse, former spouse, or legal equivalent

______
Number Street

______
City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.**

	Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	**P2R3 LLC** Name **3201 Emily Circle** Number Street **Copperas Cove, TX 76522** City State ZIP Code	❑ Schedule D, line ______ ☑ Schedule E/F, line **4.6, 4.9, 4.11, 4.13, 4.15, 4.17, 4.18, 4.20, 4.23, 4.24** ❑ Schedule G, line ______
3.2	**Pierce, Rachel** Name **3201 Emily Circle** Number Street **Copperas Cove, TX 76522** City State ZIP Code	❑ Schedule D, line ______ ☑ Schedule E/F, line **4.7** ❑ Schedule G, line ______

Fill in this information to identify your case:

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2 (Spouse, if filing)	Elizabeth	Anne	Pierce

United States Bankruptcy Court for the: Western District of Texas

Case number (if known) ____________

Check if this is:

- ❑ An amended filing
- ❑ A supplement showing postpetition chapter 13 income as of the following date: ____________ MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	❑ Employed ☑ Not Employed	❑ Employed ☑ Not Employed
Occupation		
Employer's name		
Employer's address	Number Street City State Zip Code	Number Street City State Zip Code
How long employed there?		

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. **List monthly gross wages, salary, and commissions** (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.	2.	$0.00	$0.00
3. **Estimate and list monthly overtime pay.**	3. +	$0.00	+ $0.00
4. **Calculate gross income.** Add line 2 + line 3.	4.	$0.00	$0.00

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* __________

			For Debtor 1	**For Debtor 2 or non-filing spouse**
	Copy line 4 here...➔	4.	$0.00	$0.00
5.	**List all payroll deductions:**			
	5a. **Tax, Medicare, and Social Security deductions**	5a.	$0.00	$0.00
	5b. **Mandatory contributions for retirement plans**	5b.	$0.00	$0.00
	5c. **Voluntary contributions for retirement plans**	5c.	$0.00	$0.00
	5d. **Required repayments of retirement fund loans**	5d.	$0.00	$0.00
	5e. **Insurance**	5e.	$0.00	$0.00
	5f. **Domestic support obligations**	5f.	$0.00	$0.00
	5g. **Union dues**	5g.	$0.00	$0.00
	5h. **Other deductions.** Specify:	5h.	+ $0.00	+ $0.00
6.	**Add the payroll deductions.** Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	$0.00	$0.00
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$0.00	$0.00
8.	**List all other income regularly received:**			
	8a. **Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$0.00	$0.00
	8b. **Interest and dividends**	8b.	$0.00	$0.00
	8c. **Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$0.00	$0.00
	8d. **Unemployment compensation**	8d.	$0.00	$0.00
	8e. **Social Security**	8e.	$0.00	$0.00
	8f. **Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	$0.00	$0.00
	8g. **Pension or retirement income**	8g.	$3,704.00	$0.00
	8h. **Other monthly income.** Specify: **VA Disability Income**	8h.	+ $1,200.00	+ $1,000.00
9.	**Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	$4,904.00	$1,000.00
10.	**Calculate monthly income.** Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10.	$4,904.00 +	$1,000.00 = $5,904.00

11. **State all other regular contributions to the expenses that you list in *Schedule J*.**

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.

Specify: __________ 11. + **$0.00**

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Your Assets and Liabilities and Certain Statistical Information*, if it applies 12. **$5,904.00**

Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**

☑ No.
☐ Yes. Explain: **Debtor receives $4,044.91 per month in VA Disability. Joint Debtor receives $1,523.93 per month in VA Disability**

Fill in this information to identify your case:

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2 (Spouse, if filing)	Elizabeth	Anne	Pierce

United States Bankruptcy Court for the: **Western District of Texas**

Case number (if known) ____________

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date: ____________ MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**
   - ☐ No. Go to line 2.
   - ☑ Yes. **Does Debtor 2 live in a separate household?**
     - ☑ No
     - ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. **Do you have dependents?** Do not list Debtor 1 and Debtor 2. Do not state the dependents' names.
   - ☑ No
   - ☐ Yes. Fill out this information for each dependent..............

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
		☐ No. ☐ Yes.
		☐ No. ☐ Yes.
		☐ No. ☐ Yes.
		☐ No. ☐ Yes.
		☐ No. ☐ Yes.

3. **Do your expenses include expenses of people other than yourself and your dependents?**
   - ☑ No
   - ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4.	$1,195.15
If not included in line 4:		
4a. Real estate taxes	4a.	$0.00
4b. Property, homeowner's, or renter's insurance	4b.	$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	$100.00
4d. Homeowner's association or condominium dues	4d.	$0.00

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)*

			Your expenses
5.	**Additional mortgage payments for your residence,** such as home equity loans	5.	**$0.00**
6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a.	**$185.43**
	6b. Water, sewer, garbage collection	6b.	**$94.94**
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	**$718.28**
	6d. Other. Specify:	6d.	**$0.00**
7.	**Food and housekeeping supplies**	7.	**$850.00**
8.	**Childcare and children's education costs**	8.	**$0.00**
9.	**Clothing, laundry, and dry cleaning**	9.	**$150.00**
10.	**Personal care products and services**	10.	**$75.00**
11.	**Medical and dental expenses**	11.	**$25.00**
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	**$200.00**
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	**$25.00**
14.	**Charitable contributions and religious donations**	14.	**$0.00**
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	**$269.92**
	15b. Health insurance	15b.	**$144.39**
	15c. Vehicle insurance	15c.	**$527.10**
	15d. Other insurance. Specify:	15d.	**$0.00**
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	**$0.00**
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1 **2023 Chevrolet Traverse**	17a.	**$905.53**
	17b. Car payments for Vehicle 2	17b.	**$0.00**
	17c. Other. Specify:	17c.	**$0.00**
	17d. Other. Specify:	17d.	**$0.00**
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**	18.	**$0.00**
19.	**Other payments you make to support others who do not live with you.** Specify:	19.	**$0.00**
20.	**Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income.***		
	20a. Mortgages on other property	20a.	**$0.00**
	20b. Real estate taxes	20b.	**$0.00**
	20c. Property, homeowner's, or renter's insurance	20c.	**$0.00**
	20d. Maintenance, repair, and upkeep expenses	20d.	**$0.00**
	20e. Homeowner's association or condominium dues	20e.	**$0.00**

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ____________

21. **Other.** Specify: **See Additional Page** — 21. + **$401.49**

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.	22a.	**$5,867.23**
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	**$0.00**
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	**$5,867.23**

23. **Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from *Schedule I*.	23a.	**$5,904.00**
23b. Copy your monthly expenses from line 22c above.	23b.	– **$5,867.23**
23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income.*	23c.	**$36.77**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☑ No.
☐ Yes.

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ____________

	Amount
6c. **Telephone, cell phone, Internet, satellite, and cable services**	
Cell Phone	$227.08
Internet	$166.73
Cable	$324.47
21. **Other**	
Storage Unit	$200.00
Pet Expenses	$75.00
Septic Tank Service	$27.50
American Home Shield	$98.99

Fill in this information to identify your case:

Debtor 1	James	Anderson	Pierce Jr.
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Elizabeth	Anne	Pierce
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: Western District of Texas

Case number (if known) ____________

❑ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

	Your assets Value of what you own
1. ***Schedule A/B: Property*** (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from *Schedule A/B*	$296,050.00
1b. Copy line 62, Total personal property, from *Schedule A/B*	$57,104.97
1c. Copy line 63, Total of all property on *Schedule A/B*	$353,154.97

Part 2: Summarize Your Liabilities

	Your liabilities Amount you owe
2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)	
2a. Copy the total you listed in Column A, *Amount of claim*, at the bottom of the last page of Part 1 of *Schedule D*	$123,187.48
3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*	$3,779.01
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*	+ $780,164.97
Your total liabilities	$907,131.46

Part 3: Summarize Your Income and Expenses

4. *Schedule I: Your Income* (Official Form 106I)	
Copy your combined monthly income from line 12 of *Schedule I*	$5,904.00
5. *Schedule J: Your Expenses* (Official Form 106J)	
Copy your monthly expenses from line 22c of *Schedule J*	$5,867.23

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)* __________

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
   - ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
   - ☑ Yes

7. **What kind of debt do you have?**
   - ☑ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
   - ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. **From the *Statement of Your Current Monthly Income***: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. **$6,042.33**

9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	**Total claim**
9a. Domestic support obligations (Copy line 6a.)	**$0.00**
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	**$3,779.01**
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	**$0.00**
9d. Student loans. (Copy line 6f.)	**$96,897.13**
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	**$0.00**
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ **$0.00**
9g. **Total**. Add lines 9a through 9f.	**$100,676.14**

Fill in this information to identify your case:

Debtor 1	James	Anderson	Pierce Jr.
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Elizabeth	Anne	Pierce
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: Western District of Texas

Case number (if known) ____________________

❑ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☑ No

❑ Yes. Name of person ____________________. Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).*

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✗ **/s/ James Anderson Pierce Jr.**	✗ **/s/ Elizabeth Anne Pierce**
James Anderson Pierce Jr., Debtor 1	Elizabeth Anne Pierce, Debtor 2
Date **02/19/2025**	Date **02/19/2025**
MM/ DD/ YYYY	MM/ DD/ YYYY

Fill in this information to identify your case:

Debtor 1: James Anderson Pierce Jr.
First Name / Middle Name / Last Name

Debtor 2 (Spouse, if filing): Elizabeth Anne Pierce
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: Western District of Texas

Case number (if known): ____________

❑ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy 04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

☑ Married

❑ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

☑ No

❑ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		❑ Same as Debtor 1	❑ Same as Debtor 1
Number Street	From ____ To ____	Number Street	From ____ To ____
City State ZIP Code		City State ZIP Code	
		❑ Same as Debtor 1	❑ Same as Debtor 1
Number Street	From ____ To ____	Number Street	From ____ To ____
City State ZIP Code		City State ZIP Code	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?(*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

❑ No

☑ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ______

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No

☑ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross Income** (before deductions and exclusions)	**Sources of income** Check all that apply.	**Gross Income** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	☑ Wages, commissions, bonuses, tips	**$0.00**	☑ Wages, commissions, bonuses, tips	**$0.00**
	☐ Operating a business		☐ Operating a business	
For last calendar year: (January 1 to December 31, **2024**) YYYY	☑ Wages, commissions, bonuses, tips	**$8,925.00**	☑ Wages, commissions, bonuses, tips	**$7,105.00**
	☑ Operating a business	**$12,500.00**	☐ Operating a business	
For the calendar year before that: (January 1 to December 31, **2023**) YYYY	☑ Wages, commissions, bonuses, tips	**$36,720.00**	☑ Wages, commissions, bonuses, tips	**$32,820.00**
	☐ Operating a business		☐ Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?
Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

☐ No

☑ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	**Gross income from each source** (before deductions and exclusions)	**Sources of income** Describe below.	**Gross Income from each source** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	**Military Retirement**	**$6,865.96**	**VA Disability**	**$3,047.86**
	VA Disability	**$8,089.82**		
For last calendar year: (January 1 to December 31, **2024**) YYYY	**Military Retirement**	**$43,458.00**	**VA Disability**	**$12,439.14**
	VA Disability	**$47,355.00**		
For the calendar year before that: (January 1 to December 31, **2023**) YYYY	**Military Retirement**	**$38,879.88**	**VA Disability**	**$6,816.60**
	VA Disability	**$45,886.68**		

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)* ______

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $7,575* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of $7,575* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

☑ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $600 or more?

☐ No. Go to line 7.

☑ Yes. List below each creditor to whom you paid a total of $600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor	Dates of payment	Total amount paid	Amount you still owe	Was this payment for…
CENLAR Creditor's Name **P.O. Box 77404** Number Street **Ewing, NJ 08628** City State ZIP Code	**12/31/2024** **11/29/2024** **11/01/2024** **01/31/2025**	**$6,000.00**	**$83,454.17**	☑ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other ______
Driveway Finance Corporation Creditor's Name **P.O. Box 23605** Number Street **Portland, OR 97281** City State ZIP Code	**01/09/2025** **12/09/2024** **11/12/2024** **02/10/2025**	**$4,000.00**	**$39,733.31**	☐ Mortgage ☑ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other ______
USAA Federal Savings Bank Creditor's Name **Attn: Bankruptcy** **10750 McDermott Freeway** Number Street **San Antonio, TX 78288-9876** City State ZIP Code	**11/29/2024**	**$600.00**	**$28,684.51**	☐ Mortgage ☐ Car ☑ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other ______

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)*

Creditor	Dates of payment	Total amount paid	Amount you still owe	Was this payment for…
Capital One Creditor's Name **PO. Box 60519** Number Street **City of Industry, CA 91716** City State ZIP Code	**11/01/2024**	**$700.00**	**$11,187.40**	☐ Mortgage ☐ Car ☑ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other
Bank of America Creditor's Name **P.O. Box 851001** Number Street **Dallas, TX 75285** City State ZIP Code	**11/04/2024**	**$700.00**	**$23,981.18**	☐ Mortgage ☐ Car ☑ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other
Lending Point Creditor's Name **1201 Roberts Blvd. NW Ste 200** Number Street **Kennesaw, GA 30144** City State ZIP Code	**11/08/2024** **12/09/2024**	**$840.08**		☐ Mortgage ☐ Car ☐ Credit card ☑ Loan repayment ☐ Suppliers or vendors ☐ Other
Texas State Comptroller Creditor's Name **P.O. Box 149359** Number Street **Austin, TX 78714** City State ZIP Code	**02/07/2025**	**$1,315.14**	**$3,779.01**	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☑ Other **Sales and Use Tax**

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☑ No

☐ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name Number Street City State ZIP Code				

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ____________

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?
Include payments on debts guaranteed or cosigned by an insider.

☑ No

☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name Number Street City State ZIP Code				

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☑ No

☐ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title ____ Case number ____		Court Name Number Street City State ZIP Code	☐ Pending ☐ On appeal ☐ Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?
Check all that apply and fill in the details below.

☑ No. Go to line 11.

☐ Yes. Fill in the information below.

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)* ______

Creditor's Name

Number Street

City State ZIP Code

Describe the property	Date	Value of the property

Explain what happened

❑ Property was repossessed.
❑ Property was foreclosed.
❑ Property was garnished.
❑ Property was attached, seized, or levied.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☑ No

❑ Yes. Fill in the details.

Creditor's Name

Number Street

City State ZIP Code

Describe the action the creditor took	Date action was taken	Amount

Last 4 digits of account number: XXXX– _ _ _ _

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☑ No

❑ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than $600 per person?

☑ No

❑ Yes. Fill in the details for each gift.

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)*

Gifts with a total value of more than $600 per person	**Describe the gifts**	**Dates you gave the gifts**	**Value**
Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than $600 to any charity?

☑ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than $600	**Describe what you contributed**	**Date you contributed**	**Value**
Charity's Name Number Street City State ZIP Code			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☑ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	**Describe any insurance coverage for the loss** Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.	**Date of your loss**	**Value of property lost**

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)* ______

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☑ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
James O. Cure Person Who Was Paid **2584 Blue Meadow Dr.** Number Street **Temple, TX 76502** City State ZIP Code Email or website address Person Who Made the Payment, if Not You	**Attorney's Fee $4,000.00, Filing Fee $338.00, Credit Counseling $70.00; ;**	**12/19/2024** **01/15/2025** **01/15/2025**	**$500.00** **$2,000.00** **$1,908.00**

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

☑ No

☐ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid Number Street City State ZIP Code			

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
Do not include gifts and transfers that you have already listed on this statement.

☐ No

☑ Yes. Fill in the details.

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)* ____________

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
All American Chevrolet Person Who Received Transfer **1802 E. Central Texas Expy** Number Street **Killeen, TX 76541** City State ZIP Code Person's relationship to you **None**	**Traded in a 2014 Hyundai Sonata for debtor's current vehicle.**	**Received $3,000.00 for trade-in and applied to new loan.**	**05/2023**

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?
(These are often called *asset-protection devices.*)

☑ No

☐ Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust ____________		____________

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

☑ No

☐ Yes. Fill in the details.

	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
____________ **Name of Financial Institution** ____________ **Number Street** ____________ ____________ **City State ZIP Code**	**XXXX–** ___ ___ ___ ___	☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other ________	____________	____________

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ______

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☑ No

☐ Yes. Fill in the details.

	Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution	Name		☐ No ☐ Yes
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☐ No

☑ Yes. Fill in the details.

	Who else has or had access to it?	Describe the contents	Do you still have it?
Patriot Storage Name of Storage Facility	Name	**Dolly, Files, Christmas tree, Christmas Decorations, 4 Chairs, Portable Tables, Brad Gun System, Tool Kit, Miter Saw Table Saw, 8 Storage Cabinets, 2 Filing Cabinets, 2 Storage Bins, 2 Sewing Machines**	☐ No ☑ Yes
1310 E Business 190 Number Street	Number Street		
Copperas Cove, TX 76522 City State ZIP Code	**TX** City State ZIP Code		

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☐ No

☑ Yes. Fill in the details.

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)*

	Where is the property?	Describe the property	Value
P2R3 LLC Owner's Name 3201 Emily Circle Number Street Copperas Cove, TX 76522 City State ZIP Code	Number Street City State ZIP Code	Business Equipment 2016 Dodge Journey $1,700, 2012 Nissan Titan $7,225, 2003 GMC Sonoma $2,300, 2017 Wells Cargo Utility Trailer $1,500, 2 Table Saws $300, Ladder $50, 2 Air Compressors $100, Miscellaneous Hand Tools $200, Filing Cabinet $75, Saw 100	$13,550.00

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☑ No

☐ Yes. Fill in the details.

	Governmental unit	Environmental law, if you know it	Date of notice
Name of site Number Street City State ZIP Code	Governmental unit Number Street City State ZIP Code		

25. Have you notified any governmental unit of any release of hazardous material?

☑ No

☐ Yes. Fill in the details.

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)* ___________

	Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
City State ZIP Code	City State ZIP Code		

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☑ No

☐ Yes. Fill in the details.

	Court or agency	Nature of the case	Status of the case
Case title	Court Name		☐ Pending
	Number Street		☐ On appeal
Case number	City State ZIP Code		☐ Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☑ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

☑ A member of a limited liability company (LLC) or limited liability partnership (LLP)

☐ A partner in a partnership

☑ An officer, director, or managing executive of a corporation

☑ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☑ Yes. Check all that apply above and fill in the details below for each business.

	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
James Pierce Jr. Remodeling Name	Remodeling	EIN: __ __ – __ __ __ __ __ __ __
	Name of accountant or bookkeeper	**Dates business existed**
3201 Emily Circle Number Street Copperas Cove, TX 76522 City State ZIP Code		From 09/2024 To 12/2024

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ______

P2R3 LLC
Name

3201 Emily Circle
Number Street

Copperas Cove, TX 76522
City State ZIP Code

Describe the nature of the business	**Employer Identification number** **Do not include Social Security number or ITIN.**
Remodeling	**EIN:** 4 6 – 0 7 1 8 1 8 6
Name of accountant or bookkeeper	**Dates business existed**
Ivan Alvarez	**From** 08/2012 **To** 12/2024

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☑ No

☐ Yes. Fill in the details below.

Date issued

______ **Name** ______ **MM / DD / YYYY**

______ **Number Street**

______

______ **City State ZIP Code**

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ____________________

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

✗ **/s/ James Anderson Pierce Jr.**
Signature of James Anderson Pierce Jr., Debtor 1

Date **02/19/2025**

✗ **/s/ Elizabeth Anne Pierce**
Signature of Elizabeth Anne Pierce, Debtor 2

Date **02/19/2025**

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☑ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☑ No

☐ Yes. Name of person ____________________

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	James	Anderson	Pierce Jr.
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Elizabeth	Anne	Pierce
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: Western District of Texas

Case number (if known) __________

❑ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- **creditors have claims secured by your property, or**
- **you have leased personal property and the lease has not expired.**

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. **For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.**

Identify the creditor and the property that is collateral		What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name:	CENLAR	❑ Surrender the property. ❑ Retain the property and redeem it. ☑ Retain the property and enter into a *Reaffirmation Agreement.* ❑ Retain the property and [explain]:	❑ No ☑ Yes
Description of property securing debt:	SKYLINE VALLEY PHS 2, BLOCK 4, LOT 1, ACRES .751, COPPERAS COVE, CORYELL COUNTY, TEXAS 3201 Emily Circle Copperas Cove, TX 76522		
Creditor's name:	Driveway Finance Corporation	❑ Surrender the property. ❑ Retain the property and redeem it. ☑ Retain the property and enter into a *Reaffirmation Agreement.* ❑ Retain the property and [explain]:	❑ No ☑ Yes
Description of property securing debt:	2023 Chevrolet Traverse		

	First Name	Middle Name	Last Name
Debtor 1	James	Anderson	Pierce Jr.
Debtor 2	Elizabeth	Anne	Pierce

Case number *(if known)* ______

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases		Will the lease be assumed?
Lessor's name:	Harp Excavation	❑ No
Description of leased property:	Septic Tank Maintenance	☑ Yes
Lessor's name:	American Home Shield	❑ No
Description of leased property:	Home Warranty	☑ Yes
Lessor's name:	Patriot Cache Storage	❑ No
Description of leased property:	Storage Unit Lease	☑ Yes
Lessor's name:	AT&T Direct TV	❑ No
Description of leased property:	Cable Services	☑ Yes
Lessor's name:	T-Mobile	❑ No
Description of leased property:	Cellular Service Provider	☑ Yes
Lessor's name:		❑ No
Description of leased property:		❑ Yes
Lessor's name:		❑ No
Description of leased property:		❑ Yes

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

✗ **/s/ James Anderson Pierce Jr.**
Signature of Debtor 1

Date **02/19/2025**
MM/ DD/ YYYY

✗ **/s/ Elizabeth Anne Pierce**
Signature of Debtor 2

Date **02/19/2025**
MM/ DD/ YYYY

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Western District of Texas

In re Pierce Jr., James Anderson

Pierce, Elizabeth Anne

Case No. ____________________

Debtor

Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	**$4,000.00**
Prior to the filing of this statement I have received	**$4,000.00**
Balance Due	**$0.00**

2. The source of the compensation paid to me was:

☑ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☑ Debtor ☐ Other (specify)

4. ☑ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

   a. Analysis of the debtor' s financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

   b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

   c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

Amended Schedules to Add Creditors due to the Client's failure to disclose debts - ($130.00)
Responding to Motions to Lift or Modify Stay filed by any creditors due to the client's failure to make payments on secured debts against assets which client intends to keep - ($300.00)
Defense of any Adversary Proceeding, Complaint to Determine Dischargeability of Debt or Objection to Discharge.
Application to Sell Property of the Bankruptcy Estate - ($400.00 plus $200.00 if an expedited hearing is requested)
Defending a Motion to Dismiss Case - ($275.00)
Any other service determined by Attorney, after consultation with Debtor(s), to be above and beyond the scope of the routine bankruptcy proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

02/19/2025
Date

/s/ James O. Cure
James O. Cure
Signature of Attorney

Bar Number: 05252800
James O. Cure
2584 Blue Meadow Dr.
Temple, TX 76502
Phone: (254) 778-8934

James O. Cure
Name of law firm

Date: **02/19/2025**

/s/ James Anderson Pierce Jr.
James Anderson Pierce Jr.

/s/ Elizabeth Anne Pierce
Elizabeth Anne Pierce

Fill in this information to identify your case:

Debtor 1	James	Anderson	Pierce Jr.
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Elizabeth	Anne	Pierce
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: Western District of Texas

Case number (if known) ____________

Check one box only as directed in this form and in Form 122A-1Supp:

- ☑ 1. There is no presumption of abuse.
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A-1

Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. **What is your marital and filing status?** Check one only.
   - ☐ **Not married.** Fill out Column A, lines 2-11.
   - ☑ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
   - ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
     - ☐ **Living in the same household and are not legally separated.** Fill out both Column A and B, lines 2-11.
     - ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write $0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. **Your gross wages, salary, tips, bonuses, overtime, and commissions** (before all payroll deductions).	$255.00	$0.00
3. **Alimony and maintenance payments.** Do not include payments from a spouse if Column B is filled in.	$0.00	$0.00
4. **All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.** Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	$0.00	$0.00

5. **Net income from operating a business, profession, or farm**

	Debtor 1	Debtor 2			
Gross receipts (before all deductions)	$2,083.33	$0.00			
Ordinary and necessary operating expenses	− $0.00	− $0.00			
Net monthly income from a business, profession, or farm	$2,083.33	$0.00	Copy here →	$2,083.33	$0.00

6. **Net income from rental and other real property**

	Debtor 1	Debtor 2			
Gross receipts (before all deductions)	$0.00	$0.00			
Ordinary and necessary operating expenses	− $0.00	− $0.00			
Net monthly income from rental or other real property	$0.00	$0.00	Copy here →	$0.00	$0.00

	Column A	Column B
7. **Interest, dividends, and royalties**	$0.00	$0.00

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)*

		Column A **Debtor 1**	*Column B* **Debtor 2 or non-filing spouse**
8. **Unemployment compensation** Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓		**$0.00**	**$0.00**
For you	**$0.00**		
For your spouse	**$0.00**		
9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.		**$3,704.00**	**$0.00**
10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below.			
Total amounts from separate pages, if any.		+	+
11. **Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.		**$6,042.33**	+ **$0.00** = **$6,042.33**

Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 .... **Copy line 11 here →** **$6,042.33**

Multiply by 12 (the number of months in a year). x 12

12b. The result is your annual income for this part of the form. 12b. **$72,507.96**

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live. Texas

Fill in the number of people in your household. 2

Fill in the median family income for your state and size of household............ 13. **$80,658.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. **How do the lines compare?**

14a. ☑ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A–2.

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)*

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

✗ **/s/ James Anderson Pierce Jr.**
Signature of Debtor 1

Date **02/19/2025**
MM/ DD/ YYYY

✗ **/s/ Elizabeth Anne Pierce**
Signature of Debtor 2

Date **02/19/2025**
MM/ DD/ YYYY

If you checked line 14a, do NOT fill out or file Form 122A–2.

If you checked line 14b, fill out Form 122A–2 and file it with this form.

	First Name	Middle Name	Last Name
Debtor 1	**James**	**Anderson**	**Pierce Jr.**
Debtor 2	**Elizabeth**	**Anne**	**Pierce**

Case number *(if known)* ____________

Current Monthly Income Details for the Debtor(s)

Debtor 1 Income Details:
Income for the Period **08/01/2024** to **02/01/2025**.

Employment Income
Source of Income: **P2R3 LLC**
Income by Month:

	Date	Income	Deductions	Net
6 Months ago	**08/2024**	**$1,530.00**	**$0.00**	**$1,530.00**
5 Months ago	**09/2024**	**$0.00**	**$0.00**	**$0.00**
4 Months ago	**10/2024**	**$0.00**	**$0.00**	**$0.00**
3 Months ago	**11/2024**	**$0.00**	**$0.00**	**$0.00**
2 Months ago	**12/2024**	**$0.00**	**$0.00**	**$0.00**
Last Month	**01/2025**	**$0.00**	**$0.00**	**$0.00**
	Average per month:	**$255.00**	**$0.00**	**$255.00**

Pension or Retirement Income
Source of Income: **Retirement Income**
Income by Month:

	Date	Income
6 Months ago	**08/2024**	**$3,704.00**
5 Months ago	**09/2024**	**$3,704.00**
4 Months ago	**10/2024**	**$3,704.00**
3 Months ago	**11/2024**	**$3,704.00**
2 Months ago	**12/2024**	**$3,704.00**
Last Month	**01/2025**	**$3,704.00**
	Average per month:	**$3,704.00**

Business Income
Source of Income: **Business Income**
Income by Month:

	Date	Income	Expenses	Net
6 Months ago	**08/2024**	**$0.00**	**$0.00**	**$0.00**
5 Months ago	**09/2024**	**$4,300.00**	**$0.00**	**$4,300.00**
4 Months ago	**10/2024**	**$3,800.00**	**$0.00**	**$3,800.00**
3 Months ago	**11/2024**	**$3,000.00**	**$0.00**	**$3,000.00**
2 Months ago	**12/2024**	**$1,400.00**	**$0.00**	**$1,400.00**
Last Month	**01/2025**	**$0.00**	**$0.00**	**$0.00**
	Average per month:	**$2,083.33**	**$0.00**	**$2,083.33**

Debtor 2 Income Details:
Income for the Period **08/01/2024** to **02/01/2025**.

No Income

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
WACO DIVISION

IN RE: **Pierce Jr., James Anderson**
Pierce, Elizabeth Anne

CASE NO

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date **02/19/2025** Signature **/s/ James Anderson Pierce Jr.**
James Anderson Pierce Jr., Debtor

Date **02/19/2025** Signature **/s/ Elizabeth Anne Pierce**
Elizabeth Anne Pierce, Joint Debtor

American Express
PO Box 981535
El Paso, TX 79998-1535

American Home Shield
3400 Players Club Parkway Suite 300
Memphis, TN 38125

AT&T Direct TV
Carol Stream, IL 60197-6416
P.O. Box 6416
Carol Stream, IL 60197

Attorney General of the United States
10th & Constitution Ave., N.W. Room 511
Washington, DC 20530

Bank of America
P.O. Box 851001
Dallas, TX 75285

Capital One
PO. Box 60519
City of Industry, CA 91716

CENLAR
P.O. Box 77404
Ewing, NJ 08628

Citi Cards
P.O. Box 6500
Sioux Falls, SD 57117

Cove Plumbing
2416 E. Business 190
Copperas Cove, TX 76522

Department of Veterans Affairs
701 Clay St.
Waco, TX 76799

Driveway Finance Corporation
P.O. Box 23605
Portland, OR 97281

Firstmark Services
P.O. Box 82522
Lincoln, NE 68501

Floor & Decor
3111 S 31st St
Temple, TX 76502

Forward Financing
53 State Street 20th Floor
Boston, MA 02109

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10273 E. Hwy 190
Kempner, TX 76539

Hardware Resources
P.O. Box 749137
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Harp Excavation
P.O. Box 1044
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HFC KTU LLC
19000 MacArthur Blvd. Suite 100
Irvine, CA 92612

Internal Revenue Service
P.O. Box 7346
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James O. Cure
2584 Blue Meadow Dr.
Temple, TX 76502

Kitchen Tune-Up
777 International Parkway Suite 300
Flower Mound, TX 75208

Medallion Bank
P.O. Box 88059
Chicago, IL 60680

OnDeck Capital LLC
4700 W. Daybreak Pkwy Suite 200
South Jordan, UT 84009

P2R3 LLC
3201 Emily Circle
Copperas Cove, TX 76522

Patriot Cache Storage
1310 E. Business 190
Copperas Cove, TX 76522

PenFed Credit Union
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Synchrony Bank - Sam's
P.O. Box 71783
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Synchrony Bank | Amazon
P.O. Box 71711
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Synchrony Bank | Floor & Decor
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Texas State Comptroller
P.O. Box 149359
Austin, TX 78714

T-Mobile
Attn: Bankruptcy Department
PO Box 53410
Bellevue, WA 98015-3410

US Small Business Administration
PO Box 3918
Portland, OR 97208

USAA Federal Savings Bank
Attn: Bankruptcy
10750 McDermott Freeway
San Antonio, TX 78288-9876

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